

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Nadia Edwards
Debtor

Case No. 23-11549-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: Sep 15, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ Nadia Edwards, 5408 Norfolk Street, Philadelphia, PA 19143-2517
14785615	+ PHILADELPHIA FEDERAL CREDIT UNION, 12800 WEST TOWNSEND, PHILADELPHIA, PA 19154-1095
14785614	+ PHILADELPHIA FEDERAL CREDIT UNION, ATTN: BANKRUPTCY, 12800 TOWNSEND ROAD, PHILADELPHIA, PA 19154-1095

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 15 2023 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 16 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14785608	+ EDI: CITICORP.COM	Sep 16 2023 03:35:00	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14785606	+ EDI: CITICORP.COM	Sep 16 2023 03:35:00	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
14785611	+ EDI: CITICORP.COM	Sep 16 2023 03:35:00	CITIBANKNA, PO BOX 6181, SIOUX FALLS, SD 57117-6181
14785610	+ EDI: CITICORP.COM	Sep 16 2023 03:35:00	CITIBANKNA, ATTN: BANKRUTCY DEPT, PO BOX 790034, ST.LOUIS, MO 63179-0034
14785613	+ EDI: LENDNGCLUB	Sep 16 2023 03:35:00	LENDCLUB BNK, 595 MARKET ST, SAN FRANCISCO, CA 94105-2802
14785612	+ EDI: LENDNGCLUB	Sep 16 2023 03:35:00	LENDCLUB BNK, ATTN: BANKRUPTCY, 595 MARKET STREET, SUITE 200, SAN FRANCISCO, CA 94105-2802
14785616	+ Email/Text: bankruptcy1@pffcu.org	Sep 15 2023 23:36:00	POLICE & FIRE, 901 ARCH STREET, PHILADELPHIA, PA 19107-2404
14785617	+ EDI: RMSC.COM	Sep 16 2023 03:35:00	SYNCB/CAR CARE PEP B, ATTN: BANKRUPTCY, P.O. BOX 965060, ORLANDO, FL 32896-5060
14785618	+ EDI: RMSC.COM	Sep 16 2023 03:35:00	SYNCB/CAR CARE PEP B, PO BOX 71757, PHILADELPHIA, PA 19176-1757

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14785609	*+	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14785607	*+	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Nadia Edwards bestcasestephen@gmail.com dunesr74587@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Nadia Edwards		Social Security number or ITIN xxx-xx-6514	
	First Name	Middle Name	EIN _____	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania				
Case number: 23-11549-mdc				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nadia Edwards

9/14/23**By the court:** Magdelaine D. Coleman
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.